

FILED

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

DEC 07 2005

NEBRASKA DEPARTMENT
OF INSURANCE

STATE OF NEBRASKA)
DEPARTMENT OF INSURANCE,)
)
PETITIONER,)
)
VS.)
)
LTS TITLE SERVICES, SALLY J.)
BEYER and JUDY L. SIMPSON,)
)
RESPONDENTS.)

CONSENT ORDER

CAUSE NO. A-1647

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Janette L. Adair and LTS Title Services, Sally J. Beyer and Judy L. Simpson ("Respondents"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§44-101.01, 44-4047 et seq, and 44-19,106 et seq. (Reissue 2004).

2. Respondents were licensed as an insurance agent and agency under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. LTS Title Services, Sally Beyer and Judy L. Simpson, Cause Number A-1647 on November 23, 2005. A copy of the petition was served upon the Respondents at the Respondents' address registered with the Department by certified mail, return receipt requested.

2. Respondents violated Neb. Rev. Stat. §§ 44-361 and 44-4059(1)(b) (Reissue 2004) as a result of the following conduct:

- a. Respondents issued coupons to customers providing for a "\$100 escrow closing cost credit with your purchase of TITLE INSURANCE from LTS Title services." These coupons were used to induce consumers to purchase title insurance from Respondents, and provided consideration to consumers in return for the purchase of title insurance from Respondents.

3. Respondents were informed of their right to a public hearing. Respondents waive that right, and enter into this Consent Order freely and voluntarily. Respondents understand and acknowledge that by waiving their right to a public hearing, Respondents also waive their right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondents admit the allegations stated in Paragraph 2.

CONCLUSIONS OF LAW

Respondents' conduct as alleged above constitutes a violation of Neb. Rev. Stat. §§ 44-361 and 44-4059(1)(b) (Reissue 2004).

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by Respondents, LTS Title Services, Sally J. Beyer and Judy L. Simpson, that Respondents shall pay an administrative fine in the amount of one thousand dollars (\$1000.00) due within 30 days after the Director of Insurance or his designee approves and signs this consent order. If Respondent fails to pay the amount required under this consent order, within the time specified, Respondents' Nebraska insurance producer licenses and agency license shall all automatically be revoked. In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his signature below.

Janette L. Adair
Janette L. Adair, #22618
Attorney for Petitioner
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201

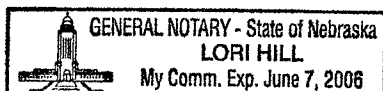
12-5-05
Date

LTS Title Services
LTS Title Services,
Respondent

By: Sally J. Beyer, Pres.
11-29-05
Date

State of NEBRASKA)
County of DOUGLAS) ss.

On this 29 day of NOV, 2005, SALLY J. BEYER, PRES. personally
appeared before me on behalf of LTS Title Services and read this Consent Order,
executed the same and acknowledged the same to be his voluntary act and deed.

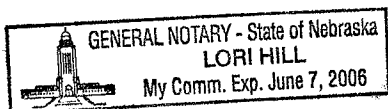


Lori Hill
Notary Public

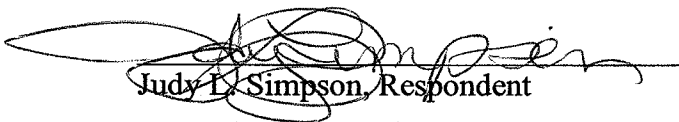
Sally J. Beyer
Sally J. Beyer, Respondent
11-29-05
Date

State of NEBRASKA)
County of DOUGLAS) ss.

On this 29 day of NOV, 2005, Sally J. Beyer personally appeared
before me and read this Consent Order, executed the same and acknowledged the same to
be her voluntary act and deed.



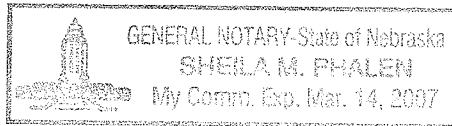
Lori Hill
Notary Public


Judy L. Simpson, Respondent

12/1/2005
Date

State of Ne)
County of Douglas) ss.

On this 1 day of Dec, 2005, Judy L. Simpson personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be her voluntary act and deed.




Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of LTS Title Services, Sally J. Beyer and Judy L. Simpson, Cause No. A-1647.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE


L. TIM WAGNER
Director of Insurance

12/7/05
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was sent to the Respondent LTS Title and Respondent Beyer at 11207 W. Dodge Road, Omaha, NE 68154, and to Respondent Simpson at 11516 Nicholas Street #201, Omaha, NE 68154, by certified mail, return receipt requested on this 9th day of December, 2005.

Tracy A. Shuman